

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	Bankruptcy No. 21-20027 CMB
Patricia L. Steals	:	Chapter 13
	:	
Debtor	:	Related to: Document No. 47
	:	
Patricia L. Steals	:	<b>ENTERED BY DEFAULT</b>
	:	
Movant	:	
	:	
vs.	:	
	:	
Midfirst Bank,	:	
Respondent	:	

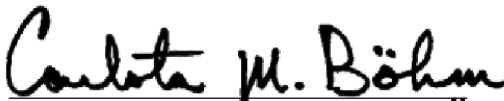
**ORDER OF COURT**

*AND NOW*, this 27th day of December, 2021, it is hereby **ORDERED**, **ADJUDGED and DECREED** that this Court approves the loan modification between the Debtor, Patricia Steals, and the mortgage company, Midfirst Bank, the terms of which are as follows:

- a) The new balance owed is \$45,818.66.
- b) The interest rate is now 2.875%.
- c) The monthly mortgage payment is \$461.02.
- d) Maturity date is October 1, 2051.
- e) The effective date is November 1, 2021.
- f) The Mortgage arrears are now \$0.00.

It is further ordered that an amended plan shall be filed within thirty days of the date of this order that incorporates the terms of the loan modification described above.

FILED  
12/27/21 3:12 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
Carlota M. Böhm <sup>gib</sup>  
Chief United States Bankruptcy Judge

In re:  
Patricia L. Steals  
Debtor

Case No. 21-20027-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 27, 2021

User: gamr  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db	+ Patricia L. Steals, 1009 Hazel Ave., Ambridge, PA 15003-1722

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2021 at the address(es) listed below:

Name	Email Address
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lauren M. Lamb	on behalf of Debtor Patricia L. Steals julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Maria Miksich	on behalf of Creditor MIDFIRST BANK mmiksich@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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Total Noticed: 1

TOTAL: 5